

(Official Form 1) (9/01)

<b>FORM B1</b>		<b>United States Bankruptcy Court</b> <b>Western District of New York</b>		<b>Voluntary Petition</b>																					
Name of Debtor (if individual, enter Last, First, Middle): <b>Denz, Jerome A</b>			Name of Joint Debtor (Spouse) (Last, First, Middle): <b>Denz, Marlene M</b>																						
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names): <b>M.M.D. Optical of Florida, LLC d/b/a Jerome A. Denz</b> <b>M.D. Wholesale Optical, Inc. d/b/a Jerome A. Denz</b> <i>True</i>			All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names): <b>M.D. Wholesale Optical, Inc. d/b/a Marlene M. Denz</b> <i>True</i>																						
Soc. Sec./Tax I.D. No. (if more than one, state all): <b>5635</b>			Soc. Sec./Tax I.D. No. (if more than one, state all): <b>099-40-1338</b>																						
Street Address of Debtor (No. & Street, City, State & Zip Code): <b>86 Goose Creek Road</b> <b>North Harmony, NY 14710</b> <b>Ashville</b> <i>51 Wever Street Buffalo, NY 14206</i> <i>True</i>			Street Address of Joint Debtor (No. & Street, City, State & Zip Code): <b>86 Goose Creek Road</b> <b>North Harmony, NY 14710</b> <b>Buffalo, NY 14206</b> <i>51 Wever Street</i> <i>ym</i>																						
County of Residence or of the Principal Place of Business: <b>Erie</b>			County of Residence or of the Principal Place of Business: <b>Erie</b>																						
Mailing Address of Debtor (if different from street address): <b>86 Goose Creek Road</b> <b>Ashville, NY 14710</b> <i>ym</i>			Mailing Address of Joint Debtor (if different from street address): <b>86 Goose Creek Road</b> <b>Ashville, NY 14710</b> <i>ym</i>																						
Location of Principal Assets of Business Debtor (if different from street address above): <b>M.D. Wholesale Optical, Inc.</b> <b>2017 Clinton Street</b> <b>*To be surrendered*</b> <b>Buffalo, NY 14206</b>			<b>05-91422</b>																						
<b>Information Regarding the Debtor (Check the Applicable Boxes)</b>																									
<b>Venue</b> (Check any applicable box) <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.																									
<b>Type of Debtor</b> (Check all boxes that apply) <input checked="" type="checkbox"/> Individual(s) <input checked="" type="checkbox"/> Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Other _____ <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker			<b>Chapter or Section of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Sec. 304 - Case ancillary to foreign proceeding <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13																						
<b>Nature of Debts</b> (Check one box) <input type="checkbox"/> Consumer/Non-Business <input checked="" type="checkbox"/> Business			<b>Filing Fee</b> (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only.) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.																						
<b>Chapter 11 Small Business</b> (Check all boxes that apply) <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101 <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)																									
<b>Statistical/Administrative Information</b> (Estimates only) <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.																									
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td colspan="2">Estimated Number of Creditors</td> <td>1-15</td> <td>16-49</td> <td>50-99</td> <td>100-199</td> <td>200-999</td> <td>1000-over</td> </tr> <tr> <td colspan="2"></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>						Estimated Number of Creditors		1-15	16-49	50-99	100-199	200-999	1000-over			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
Estimated Number of Creditors		1-15	16-49	50-99	100-199	200-999	1000-over																		
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																		
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td colspan="2">Estimated Assets</td> <td>\$0 to \$50,000</td> <td>\$50,001 to \$100,000</td> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1 million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50,000,001 to \$100 million</td> <td>More than \$100 million</td> </tr> <tr> <td colspan="2"></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>						Estimated Assets		\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Estimated Assets		\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million																
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td colspan="2">Estimated Debts</td> <td>\$0 to \$50,000</td> <td>\$50,001 to \$100,000</td> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1 million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50,000,001 to \$100 million</td> <td>More than \$100 million</td> </tr> <tr> <td colspan="2"></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>						Estimated Debts		\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Estimated Debts		\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million																
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																

**Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s):

FORM B1, Page 2

**Denz, Jerome A****Denz, Marlene M****Prior Bankruptcy Case Filed Within Last 6 Years** (If more than one, attach additional sheet)

Location

Where Filed: **- None -**

Case Number:

Date Filed:

**Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor** (If more than one, attach additional sheet)

Name of Debtor:

**- None -**

Case Number:

Date Filed:

District:

Relationship:


Judge:

**Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

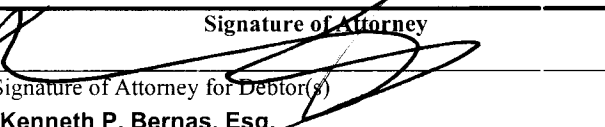
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X   
Signature of Debtor **Jerome A Denz**X   
Signature of Joint Debtor **Marlene M Denz**

Telephone Number (If not represented by attorney)

**October 12, 2005**

Date

**Signature of Attorney**X   
Signature of Attorney for Debtor(s)  
**Kenneth P. Bernas, Esq.**

Printed Name of Attorney for Debtor(s)

**Law Office of Kenneth P. Bernas, Esq.**

Firm Name

**1299 Union Road  
Buffalo, NY 14224**

Address

**(716)675-1800 Fax: (716)674-7116**

Telephone Number

**October 12, 2005**

Date

**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X \_\_\_\_\_  
Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

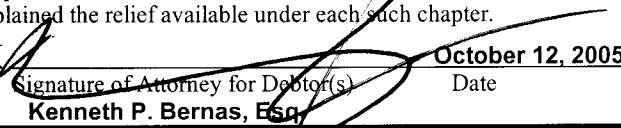
**Exhibit A**

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)

☐ Exhibit A is attached and made a part of this petition.**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.

X   
Signature of Attorney for Debtor(s) **October 12, 2005**  
**Kenneth P. Bernas, Esq.** Date**Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.☒ No**Signature of Non-Attorney Petition Preparer**

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed Name of Bankruptcy Petition Preparer

Social Security Number

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

X \_\_\_\_\_  
Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

**United States Bankruptcy Court**  
**Western District of New York**

In re **Jerome A Denz,**  
**Marlene M Denz**

Case No. \_\_\_\_\_

Debtors

Chapter 7

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

			AMOUNTS SCHEDULED		
NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	370,000.00		
B - Personal Property	Yes	4	145,980.62		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	1		359,062.26	
E - Creditors Holding Unsecured Priority Claims	Yes	2		200.02	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	26		740,128.08	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			2,248.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			2,299.80
Total Number of Sheets of ALL Schedules		40			
Total Assets			515,980.62		
Total Liabilities				1,099,390.36	

In re **Jerome A Denz,  
Marlene M Denz**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. (See Schedule D.) If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
<b>86 Goose Creek Road North Harmony, New York *Subject to Homestead Exemption*</b>	<b>Fee simple absolute owner/primary residence</b>	<b>J</b>	<b>70,000.00</b>	<b>40,932.37</b>
<b>2017 Clinton Street Buffalo, New York *To be surrendered*</b>	<b>Fee Simple Absolute Owner</b>	<b>J</b>	<b>300,000.00</b>	<b>318,129.89</b>

Sub-Total > **370,000.00** (Total of this page)

Total > **370,000.00**

0 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

Case 1-05-91422-CLB, Doc 1, Filed 10/13/05, Entered 10/13/05 14:23:56,

In re **Jerome A Denz,  
Marlene M Denz**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand	<b>X</b>			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>HSBC Personal Account Account No: 785707387</b>	<b>J</b>	<b>20.00</b>
		<b>Charter One Bank, N.A. Business Account Account No: 779-007620-8</b>	<b>W</b>	<b>20.00</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.	<b>X</b>			
4. Household goods and furnishings, including audio, video, and computer equipment.		<b>Household Goods and Furnishings</b>	<b>J</b>	<b>900.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		<b>Family Photographs</b>	<b>J</b>	<b>25.00</b>
6. Wearing apparel.		<b>Clothing</b>	<b>J</b>	<b>1,200.00</b>
7. Furs and jewelry.	<b>X</b>			
8. Firearms and sports, photographic, and other hobby equipment.	<b>X</b>			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		<b>Mony c/o of Lou Nucheren 325 Essjay Road, Suite 308 Williamsville, NY 14221 Last Survivor Whole Life Policy No: 1393 49 24</b>	<b>W</b>	<b>7,559.32</b>

Sub-Total > **9,724.32**  
(Total of this page)

3 continuation sheets attached to the Schedule of Personal Property

Case 1-05-91422-CLB, Doc 1, Filed 10/13/05, Entered 10/13/05 14:23:56,

In re **Jerome A Denz,  
Marlene M Denz**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B. PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		<b>Mony c/o of Lou Nucheren</b> <b>325 Essjay Road, Suite 308</b> <b>Williamsville, NY 14221</b> <b>MonyPremier Plus</b> <b>Policy No: 1393 49 21</b>	<b>W</b>	<b>12,500.00</b>
		<b>Mony c/o of Lou Nucheren</b> <b>325 Essjay Road, Suite 308</b> <b>Williamsville, NY 14221</b> <b>Monyconormizer Whole Life</b> <b>Policy No: 1185 61 18</b>	<b>H</b>	<b>7,500.00</b>
		<b>Mony c/o of Lou Nucheren</b> <b>325 Essjay Road, Suite 308</b> <b>Williamsville, NY 14221</b> <b>Level Premium Disability income</b> <b>Policy No: 80X0 87 96</b>	<b>H</b>	<b>1,500.00</b>
		<b>Mony c/o of Lou Nucheren</b> <b>325 Essjay Road, Suite 308</b> <b>Williamsville, NY 14221</b> <b>Monyconormizer Whole Life</b> <b>Policy No: 1367 30 85</b>	<b>H</b>	<b>0.00</b>
10. Annuities. Itemize and name each issuer.	<b>X</b>			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		<b>Advest</b> <b>One HSBC Center, Suite 2850</b> <b>Buffalo, NY 14203</b> <b>IRA</b> <b>Account No: 2472-4838</b>	<b>W</b>	<b>9,277.50</b>
		<b>Advest</b> <b>One HSBC Center, Suite 2850</b> <b>Buffalo, NY 14203</b> <b>IRA</b> <b>Account No: 2472-4512</b>	<b>H</b>	<b>17,978.80</b>
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	<b>X</b>			
13. Interests in partnerships or joint ventures. Itemize.	<b>X</b>			
Sub-Total >				<b>48,756.30</b>
(Total of this page)				

Sheet **1** of **3** continuation sheets attached  
to the Schedule of Personal Property

Case 1-05-91422-CLB, Doc 1, Filed 10/13/05, Entered 10/13/05 14:23:56,

In re **Jerome A Denz,  
Marlene M Denz**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B. PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
14. Government and corporate bonds and other negotiable and nonnegotiable instruments.	<b>X</b>			
15. Accounts receivable.	<b>X</b>			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	<b>X</b>			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	<b>X</b>			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	<b>X</b>			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<b>X</b>			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	<b>X</b>			
21. Patents, copyrights, and other intellectual property. Give particulars.	<b>X</b>			
22. Licenses, franchises, and other general intangibles. Give particulars.	<b>X</b>			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>1988 GMC Van Vin No: 1GTDG15H6J7515594</b>	<b>H</b>	<b>250.00</b>

Sub-Total > **250.00**  
(Total of this page)

Sheet **2** of **3** continuation sheets attached  
to the Schedule of Personal Property

Case 1-05-91422-CLB, Doc 1, Filed 10/13/05, Entered 10/13/05 14:23:56,

In re **Jerome A Denz,  
Marlene M Denz**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B. PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		<b>1995 Plymouth Suburban Vin No: 2P4GH453XSR334753</b>	<b>W</b>	<b>500.00</b>
		<b>1997 Ford Windstar Vin No: 1F1MCA11U6VZA94952</b>	<b>H</b>	<b>500.00</b>
		<b>1989 Cadillac Sedan Vin No: 1G5EL1152KU62949</b>	<b>H</b>	<b>250.00</b>
24. Boats, motors, and accessories.	<b>X</b>			
25. Aircraft and accessories.	<b>X</b>			
26. Office equipment, furnishings, and supplies.	<b>X</b>			
27. Machinery, fixtures, equipment, and supplies used in business.	<b>X</b>			
28. Inventory.	<b>X</b>			
29. Animals.	<b>X</b>			
30. Crops - growing or harvested. Give particulars.	<b>X</b>			
31. Farming equipment and implements.	<b>X</b>			
32. Farm supplies, chemicals, and feed.	<b>X</b>			
33. Other personal property of any kind not already listed.		<b>RCI Membership #074700248/3 timeshares World Vacation Club, 3502 Woodview Terrace, P.O. Box 80229, Indianapolis, IN 46280-0229 Krystal Palace Palace Resorts Evergreen Condominiums</b>	<b>J</b>	<b>76,000.00</b>
		<b>Western Horizon Resorts, WHR P.O. Box 430, Gunnison, CO 81230 Timeshare Rainbow Lakes</b>	<b>J</b>	<b>10,000.00</b>

Sub-Total >	<b>87,250.00</b>
(Total of this page)	
Total >	<b>145,980.62</b>

Sheet 3 of 3 continuation sheets attached  
to the Schedule of Personal Property

(Report also on Summary of Schedules)

Case 1-05-91422-CLB, Doc 1, Filed 10/13/05, Entered 10/13/05 14:23:56,



In re **Jerome A Denz,  
Marlene M Denz**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

[Check one box]

- ☐ 11 U.S.C. §522(b)(1): Exemptions provided in 11 U.S.C. §522(d). Note: These exemptions are available only in certain states.
- ☒ 11 U.S.C. §522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under a applicable nonbankruptcy law.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
<b>Real Property</b>			
86 Goose Creek Road North Harmony, New York *Subject to Homestead Exemption*	NYCPLR § 5206(a)	50,000.00	70,000.00
<b>Household Goods and Furnishings</b>			
Household Goods and Furnishings	NYCPLR § 5205(a)(1)	900.00	900.00
<b>Books, Pictures and Other Art Objects; Collectibles</b>			
Family Photographs	NYCPLR § 5205(a)(2)	25.00	25.00
<b>Wearing Apparel</b>			
Clothing	NYCPLR § 5205(a)(5)	1,200.00	1,200.00
<b>Interests in Insurance Policies</b>			
Mony c/o of Lou Nucheren 325 Essjay Road, Suite 308 Williamsville, NY 14221 Last Survivor Whole Life Policy No: 1393 49 24	NY Ins. Law § 3212, Est. Pow. & Tr. § 7-1.5, NYCPLR § 5205(i)	7,559.32	7,559.32
Mony c/o of Lou Nucheren 325 Essjay Road, Suite 308 Williamsville, NY 14221 MonyPremier Plus Policy No: 1393 49 21	NY Ins. Law § 3212, Est. Pow. & Tr. § 7-1.5, NYCPLR § 5205(i)	12,500.00	12,500.00
Mony c/o of Lou Nucheren 325 Essjay Road, Suite 308 Williamsville, NY 14221 Monyconomizer Whole Life Policy No: 1185 61 18	NY Ins. Law § 3212, Est. Pow. & Tr. § 7-1.5, NYCPLR § 5205(i)	7,500.00	7,500.00
Mony c/o of Lou Nucheren 325 Essjay Road, Suite 308 Williamsville, NY 14221 Level Premium Disability income Policy No: 80X0 87 96	NY Ins. Law § 3212, Est. Pow. & Tr. § 7-1.5, NYCPLR § 5205(i)	1,500.00	1,500.00
Mony c/o of Lou Nucheren 325 Essjay Road, Suite 308 Williamsville, NY 14221 Monyconomizer Whole Life Policy No: 1367 30 85	NY Ins. Law § 3212, Est. Pow. & Tr. § 7-1.5, NYCPLR § 5205(i)	0.00	0.00

In re **Jerome A Denz,  
Marlene M Denz**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE C. PROPERTY CLAIMED AS EXEMPT**  
**(Continuation Sheet)**

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
<b>Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans</b>			
Advest One HSBC Center, Suite 2850 Buffalo, NY 14203 IRA Account No: 2472-4838	NY Ins. Law § 4607	9,277.50	9,277.50
Advest One HSBC Center, Suite 2850 Buffalo, NY 14203 IRA Account No: 2472-4512	NY Ins. Law § 4607	17,978.80	17,978.80
<b>Automobiles, Trucks, Trailers, and Other Vehicles</b>			
1988 GMC Van Vin No: 1GTDG15H6J7515594	Debtor & Creditor Law § 282(1)	250.00	250.00
1995 Plymouth Suburban Vin No: 2P4GH453XSR334753	Debtor & Creditor Law § 282(1)	500.00	500.00
1997 Ford Windstar Vin No: 1FMCA11U6VZA94952	Debtor & Creditor Law § 282(1)	500.00	500.00
1989 Cadillac Sedan Vin No: 1G6EL1152KU62949	Debtor & Creditor Law § 282(1)	250.00	250.00

In re **Jerome A Denz,  
Marlene M Denz**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding claims secured by property of the debtor as of the date of filing of the petition. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS, INCLUDING ZIP CODE	CODEBTOR H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY
Account No. <b>1139100518</b>			<b>3/1/2005</b>					
<b>Chase Home Finance</b> <b>P.O. Box 830016</b> <b>Baltimore, MD 21283-0016</b>			<b>Mortgage</b>  <b>86 Goose Creek Road, North Harmony, NY, *Personal Residence*</b>					
			Value \$ <b>70,000.00</b>				<b>40,932.37</b>	<b>0.00</b>
Account No. <b>701444924</b>			<b>7/2005</b>					
<b>JP Morgan Chase Bank, N.A.</b> <b>8-1111F-46 D</b> <b>P.O. Box 2558</b> <b>Houston, TX 77252-8069</b>			<b>Mortgage</b>  <b>M.D. Wholesale Optical, Inc.</b> <b>2017 Clinton Street, Buffalo, NY</b>					
			Value \$ <b>300,000.00</b>				<b>34,132.26</b>	<b>0.00</b>
Account No. <b>701444914</b>			<b>8/2004</b>					
<b>JPMorgan Chase Bank, N.A.</b> <b>8-1111F-46 D</b> <b>P.O. Box 2558</b> <b>Houston, TX 77252-8069</b>			<b>Mortgage</b>  <b>2017 Clinton Street, Buffalo, NY</b> <b>M.D. Wholesale Optical, Inc.</b>					
			Value \$ <b>300,000.00</b>				<b>185,000.00</b>	<b>0.00</b>
Account No. <b>701444937</b>			<b>8/2004</b>					
<b>JPMorgan Chase Bank, N.A.</b> <b>8-1111F-46 D</b> <b>P.O. Box 2558</b> <b>Houston, TX 77252-8069</b>			<b>Mortgage</b>  <b>2017 Clinton Street, Buffalo, NY</b> <b>M.D. Wholesale Optical, Inc.</b>					
			Value \$ <b>300,000.00</b>				<b>98,997.63</b>	<b>0.00</b>
Subtotal							<b>359,062.26</b>	
(Total of this page)								
Total							<b>359,062.26</b>	
(Report on Summary of Schedules)								

0 continuation sheets attached

In re **Jerome A Denz,  
Marlene M Denz**

Case No. \_\_\_\_\_

Debtors

## **SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name and mailing address, including zip code, and account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of this petition.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,650\* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507 (a)(3).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4,650\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ **Deposits by individuals**

Claims of individuals up to \$2,100\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(5).

☐ **Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

☒ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

\*Amounts are subject to adjustment on April 1, 2004, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re **Jerome A Denz,  
Marlene M Denz**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
(Continuation Sheet)**Taxes and Certain Other Debts  
Owed to Governmental Units**

TYPE OF PRIORITY

CREDITOR'S NAME AND MAILING ADDRESS, INCLUDING ZIP CODE	C O D E D E B T O R	H W J C	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
Account No. <b>G 10898800</b>  <b>City of Buffalo/User Fee</b> <b>Division of Treasury</b> <b>P.O. Box 27</b> <b>Buffalo, NY 14240-0027</b>		<b>J</b>		<b>8/2005</b>  <b>Public User Fee</b>				<b>119.63</b>	<b>119.63</b>
Account No. <b>L-025978137-2</b>  <b>N.Y.S. Dept. of Taxation &amp; Finance</b> <b>NYS Assessment Receivables</b> <b>P.O. Box 4127</b> <b>Binghamton, NY 13902-4127</b>		<b>J</b>		<b>8/2005</b>  <b>Tax Withholdings</b> <b>M.D. Wholesale Optical, Inc.</b>				<b>80.39</b>	<b>80.39</b>
Account No.									
Account No.									
Account No.									

Sheet **1** of **1** continuation sheets attached to  
Schedule of Creditors Holding Unsecured Priority ClaimsSubtotal  
(Total of this page)**200.02**

Total

**200.02**

(Report on Summary of Schedules)

Case 1-05-91422-CLB, Doc 1, Filed 10/13/05, Entered 10/13/05 14:23:56,

In re **Jerome A Denz,  
Marlene M Denz**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. <b>01658 281832-01-2</b>  <b>Adelphia</b> <b>P.O. Box 371449</b> <b>Pittsburgh, PA 15250-7449</b>	<b>J</b>		<b>8/2004</b> <b>Cable</b> <b>M.D. Wholesale Optical, Inc.</b>				<b>55.27</b>
Account No. <b>4150735</b>  <b>ADT Security Services</b> <b>P.O. Box 650485</b> <b>Dallas, TX 75265-0485</b>	<b>J</b>		<b>5/2005</b> <b>Business Security</b> <b>MD Wholesale Optical</b>				<b>160.14</b>
Account No. <b>N/A</b>  <b>Aldana Inc./Colonial Case</b> <b>350 Kinsley Avenue</b> <b>Building #43, 2nd Floor</b> <b>Providence, RI 02903</b>	<b>J</b>		<b>4/2005</b> <b>Business Purchases</b> <b>M.D. Wholesale Optical, Inc.</b>				<b>86.58</b>
Account No. <b>3715-095830-02002</b>  <b>American Express</b> <b>P.O. Box 360002</b> <b>Fort Lauderdale, FL 33336-0002</b>	<b>W</b>		<b>2/2005</b> <b>Misc. Purchases</b>				<b>16,200.63</b>
Subtotal (Total of this page)							<b>16,502.62</b>

25 continuation sheets attached

In re **Jerome A Denz,  
Marlene M Denz**

Case No. \_\_\_\_\_

Debtors  
**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E D E B T O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. <b>3739-982620-21003</b>  <b>American Express</b> <b>P.O. Box 5207</b> <b>Fort Lauderdale, FL 33310-5207</b>		W	<b>3/2004</b> <b>Business Purchases</b> <b>M.D. Wholesale Optical, Inc.</b>				<b>27,794.51</b>
Account No. <b>0719711153</b>  <b>American Online</b> <b>P.O. Box 30623</b> <b>Tampa, FL 33630-0623</b>		H	<b>9/2004</b> <b>Business Account</b> <b>M.M.D. Optical of Florida, LLC</b>				<b>151.40</b>
Account No. <b>0000011762</b>  <b>AO Sola</b> <b>NK 220</b> <b>P.O. Box 515249</b> <b>Los Angeles, CA 90051-6549</b>		J	<b>1/2005</b> <b>Business Purchases</b> <b>M.D. Wholesale Optical</b>				<b>20,493.89</b>
Account No. <b>0000015175</b>  <b>AO Sola</b> <b>NK 220</b> <b>P.O. Box 515249</b> <b>Los Angeles, CA 90051-6549</b>		H	<b>11/2004</b> <b>Business Purchases</b> <b>MMD Optical of Florida, LLC</b>				<b>11,017.70</b>
Account No. <b>716 826-5024</b>  <b>AT&amp;T</b> <b>P.O. Box 8212</b> <b>Aurora, IL 60572-8212</b>		H	<b>6/2004</b> <b>Telephone Service</b>				<b>69.22</b>
Sheet no. <b>1</b> of <b>25</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page) <b>59,526.72</b>

In re **Jerome A Denz,  
Marlene M Denz**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E D E B I T O R	H U S B A N D , W I F E , J O I N T , O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. MDWHOLESALE-01	J		5/2005 Business Purchases M.D. Wholesale Optical				7,994.09
Augen Optical 7734 Rutilio Court, Suite B New Port Richey, FL 34653							
Account No. 4339 9300 0228 0354	H		7/2005 Business Purchases MMD Optical of Florida, LLC				260.22
Bank of America P.O. Box 60073 City Of Industry, CA 91716-0073							
Account No. 4003 9040 0129 9645	H		7/2005 Business Purchases MMD Optical of Florida, LLC				12,781.98
Bank of America P.O. Box 60073 City Of Industry, CA 91716-0073							
Account No. 3179	J		2/2005 Business Purchases M.D. Wholesale Optical, Inc.				166.76
Carl Zeiss Meditec, Inc. Dept. 1691 P.O. Box 61000 San Francisco, CA 94161-1691							
Account No. 574	J		6/2004 Business Accounts M.D. Wholesale Optical, Inc.				8,214.40
CC Systems 6553 46 St. North Unit 905 Pinellas Park, FL 33781							
Subtotal (Total of this page)				29,417.45			

Sheet no. 2 of 25 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims



In re **Jerome A Denz,  
Marlene M Denz**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B O R R	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U E D S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M
		H W J C					
Account No. <b>4417 1240 5090 6145</b>  <b>Chase Cardmember Service P.O. Box 15153 Wilmington, DE 19886-5153</b>		W	<b>8/2003 Misc. Purchases</b>				<b>14,934.02</b>
Account No. <b>5417 1225 9746 5739</b>  <b>Chase Bank One Cardmember Service P.O. Box 15153 Wilmington, DE 19886-5153</b>		H	<b>5/2005 Misc. Purchases</b>				<b>2,266.85</b>
Account No. <b>4366 1630 3965 0508</b>  <b>Chase Bank One Cardmember Service P.O. Box 15153 Wilmington, DE 19886-5153</b>		H	<b>6/2005 Misc. Purchases</b>				<b>5,879.95</b>
Account No. <b>4246 3119 5422 4884</b>  <b>Chase Bank One Cardmember Service P.O. Box 15153 Wilmington, DE 19886-5153</b>		H	<b>4/2005 Misc. Purchases</b>				<b>4,911.20</b>
Account No. <b>4104-1390-0001-4632</b>  <b>Chase Bank USA, N.A. P.O. Box 100043 Kennesaw, GA 30156-9243</b>		W	<b>5/2005 Misc. Purchases</b>				<b>9,531.58</b>
Sheet no. <b>3</b> of <b>25</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							<b>37,523.60</b>
Subtotal (Total of this page)							<b>37,523.60</b>

In re **Jerome A Denz,  
Marlene M Denz**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E D E B T O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. <b>4104 1390 0001 4632</b>  <b>Chase Cardmember Service</b> <b>P.O. Box 15291</b> <b>Wilmington, DE 19886-5291</b>		W	<b>3/2005</b> <b>Misc. Purchases</b>				<b>9,963.77</b>
Account No. <b>1-05936-4</b>  <b>City of Fort Myers</b> <b>Utilities Service Department</b> <b>P.O. Box 340 - City Hall</b> <b>Fort Myers, FL 33902-0340</b>		H	<b>6/2005</b> <b>Utility Service</b> <b>MMD Optical of Florida, LLC</b>				<b>131.77</b>
Account No. <b>MDWHOL</b>  <b>Criss Optical Mfg. Co., INC.</b> <b>3628 South West Street</b> <b>Box 12267</b> <b>Wichita, KS 67277</b>		J	<b>7/2004</b> <b>Business Account</b> <b>M.D. Wholesale Optical, Inc.</b>				<b>210.40</b>
Account No. <b>070193</b>  <b>Culligan</b> <b>P.O. Box 201</b> <b>Tonawanda, NY 14151-0201</b>		H	<b>7/2005</b> <b>Misc. Purchase</b>				<b>506.36</b>
Account No. <b>183273787</b>  <b>D A C Vision</b> <b>3930 Miller Park Drive</b> <b>Garland, TX 75042</b>		H	<b>10/2004</b> <b>Business Purchases</b> <b>MMD Optical of Florida, LLC</b>				<b>8,163.92</b>
Subtotal (Total of this page)							<b>18,976.22</b>

Sheet no. 4 of 25 sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

In re **Jerome A Denz,  
Marlene M Denz**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E D E B I T O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T R I B U T I O N	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. <b>M5105</b>		J	<b>10/2004</b> <b>Sales Order</b> <b>M.D. Wholesale Optical, Inc.</b>				<b>654.41</b>
<b>D A C Vision, Inc.</b> <b>P.O. Box 678108</b> <b>Dallas, TX 75267-8108</b>							
Account No. <b>156</b>		J	<b>3/2005</b> <b>Credit Vouchers</b> <b>M.D. Wholesale Optical, Inc.</b>				<b>323.50</b>
<b>Davison Road Optical, Inc.</b> <b>500 Davison Road</b> <b>Lockport, NY 14094</b>							
Account No. <b>00886618948</b>		H	<b>6/2004</b> <b>Business Mailing</b> <b>MMD Optical of Florida, LLC</b>				<b>6.61</b>
<b>DHL Express</b> <b>P.O. Box 4723</b> <b>Houston, TX 77210-4723</b>							
Account No. <b>776194404</b>		J	<b>1/2005</b> <b>Business Service</b> <b>M.D. Wholesale Optical, Inc.</b>				<b>33.79</b>
<b>DHL Express (USA) Inc.</b> <b>P.O. Box 4723</b> <b>Houston, TX 77210-4723</b>							
Account No. <b>6011 3002 9065 4753</b>		J	<b>6/2005</b> <b>Misc. Purchases</b>				<b>12,271.09</b>
<b>Discover Card</b> <b>P.O. Box 15251</b> <b>Wilmington, DE 19886-5251</b>							
Sheet no. <u>5</u> of <u>25</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)			<b>13,289.40</b>

In re **Jerome A Denz,  
Marlene M Denz**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B O R R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U E D T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M
Account No. <b>6011-0033-6064-2035</b>  <b>Discover Financial Services</b> <b>P.O. Box 15251</b> <b>Wilmington, DE 19886-5251</b>		<b>W</b>	<b>7/2005</b> <b>Misc. Purchases</b>				<b>5,160.16</b>
Account No. <b>md</b>  <b>Eagle Eyewear Inc.</b> <b>P.O. Box 486</b> <b>Whitehouse, NJ 08888</b>		<b>J</b>	<b>6/2004</b> <b>Business Account</b> <b>M.D. Wholesale Optical, Inc.</b>				<b>154.18</b>
Account No. <b>N/A</b>  <b>Edward Woepfel</b> <b>Certified Public Accountant</b> <b>869 Niagara Falls Boulevard</b> <b>Amherst, NY 14226</b>		<b>J</b>	<b>9/2005</b> <b>Tax Preparation</b>				<b>580.00</b>
Account No. <b>4798-1746-6600-5245</b>  <b>Elan Financial Services</b> <b>Cardmember Service</b> <b>P.O. Box 790408</b> <b>Saint Louis, MO 63179-0408</b>		<b>J</b>	<b>4/2005</b> <b>Business Account</b> <b>M.D. Wholesale Optical, Inc.</b>				<b>1,460.60</b>
Account No. <b>4798-1746-6600-5237</b>  <b>Elan Financial Services</b> <b>P.O. Box 108</b> <b>Saint Louis, MO 63166-9801</b>		<b>J</b>	<b>9/2004</b> <b>Business Purchases</b> <b>M.D. Optical, Inc.</b>				<b>21,134.50</b>
Sheet no. <b>6</b> of <b>25</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							<b>Subtotal</b> (Total of this page) <b>28,489.44</b>

In re **Jerome A Denz,  
Marlene M Denz**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B O R R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U E D T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. 142060	J		7/2005 Business Purchases M.D. Wholesale Optical, Inc.				164.37
Embassy Creations, Inc. 122 Manton Avenue Box L4 Providence, RI 02909							
Account No. 1101599-0000	W		2/2005 Business Purchases M.D. Wholesale Optical, Inc.				45,609.81
Essilor Lens Group 13515 N. Stemmons Frwy Dallas, TX 75234							
Account No. 41-2280	J		1/2005 Business Account M.D. Wholesale Optical, Inc.				563.20
Essilor Ophthalmic Instrument P.O. Box 2668 Carol Stream, IL 60132-2668							
Account No. 903197	H		7/2004 Business Account M.M.D. Optical of Florida, LLC				1,298.06
Essilor/Reflection Free Essilor Processing Center 4360 28th Street North Saint Petersburg, FL 33714							
Account No. 7302 8208 5279 3034	W		7/2005 Misc. Purchases				218.04
ExxonMobil P.O. Box 4598 Carol Stream, IL 60197-4598							
Sheet no. 7 of 25 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)			47,853.48

In re **Jerome A Denz,  
Marlene M Denz**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E D E B I T O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. 800425	J		6/2005 Workers Compensation Certificate M.D. Wholesale Optical				1,272.75
First Cardinal Corporation 10 British American Boulevard Latham, NY 12110							
Account No. 75265-69392	H		6/2004 Electrical Service MMD Optical of Florida, LLC				42.40
Florida Power & Light Company P.O. Box 025576 Miami, FL 33102							
Account No. 90132338844	J		10/2004 Business Transaction M.D. Wholesale Optical, Inc.				12,112.50
GECC/Danka Portfolio P.O. Box 802585 Chicago, IL 60680-2585							
Account No. 94292-22096	J		9/2004 Business Account MD Wholesale Optical, Inc.				21,160.92
Gerber Coburn A Division of Gerber Scientific International, Inc. P.O. Box 90336 Chicago, IL 60696-0336							
Account No. 4430	J		2/2005 Business Account M.D. Wholesale Optical, Inc.				183.01
Grobet File Co. of America, Inc. 7585 Reliable Parkway Chicago, IL 60686-0075							
Subtotal (Total of this page)							34,771.58
Sheet no. 8 of 25 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							

Sheet no. 8 of 25 sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

In re **Jerome A Denz,  
Marlene M Denz**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B O R R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. <b>N/A</b>  <b>Hi-Look, Inc.</b> <b>12155 Magnolia Avenue</b> <b>Unit 8-C</b> <b>Riverside, CA 92503</b>	<b>J</b>		<b>3/2005</b> <b>Business Account</b> <b>M.D. Wholesale Optical, Inc.</b>				<b>107.20</b>
Account No. <b>5452703</b>  <b>Hilco</b> <b>P.O. Box 3436</b> <b>Boston, MA 02241-3436</b>			<b>J</b>	<b>6/2004</b> <b>Business Account</b> <b>M.D. Wholesale Optical, Inc.</b>			
Account No. <b>000009</b>  <b>Hoya Vision/Bethel Facility</b> <b>13 Francis J. Clarke Circle</b> <b>Bethel, CT 06801-2846</b>	<b>J</b>		<b>12/2004</b> <b>Business Purchases</b> <b>M.D. Wholesale Optical, Inc.</b>				<b>208.80</b>
Account No. <b>5474 7837 0135 9322</b>  <b>HSBC Bank USA, N.A.</b> <b>P.O. Box 37278</b> <b>Baltimore, MD 21297-3278</b>			<b>J</b>	<b>5/2004</b> <b>Business Purchases</b> <b>M.D. Wholesale Optical, Inc.</b>			
Account No. <b>5474 7837 0195 8115</b>  <b>HSBC Bank USA, N.A.</b> <b>P.O. 37278</b> <b>Baltimore, MD 21297-3278</b>	<b>W</b>		<b>6/2004</b> <b>Business Purchases</b> <b>M.D. Wholesale Optical, Inc.</b>				<b>9,893.26</b>
Subtotal (Total of this page)							

Sheet no. **9** of **25** sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

In re **Jerome A Denz,  
Marlene M Denz**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B O R R	H U S B A N D , W I F E , J O I N T , O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G U E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. <b>5474 7837 0136 3746</b>  <b>HSBC Bank USA, N.A.</b> <b>P.O. Box 37278</b> <b>Baltimore, MD 21297-3278</b>		H	<b>6/2004</b> <b>Business Purchases</b> <b>M.D. Wholesale Optical, Inc.</b>				<b>9,242.18</b>
Account No. <b>5491-0984-0195-5553</b>  <b>HSBC Card Services</b> <b>P.O. Box 17332</b> <b>Baltimore, MD 21297-1332</b>		H	<b>6/2004</b> <b>Misc. Purchases</b>				<b>5,878.84</b>
Account No. <b>1033339</b>  <b>Insight Equity A.P.X., LP d/b/a</b> <b>Vision-Ease</b> <b>2537 Solutions Center</b> <b>Chicago, IL 60677-2005</b>		J	<b>12/2004</b> <b>Business Purchases</b> <b>M.D. Wholesale Optical, Inc.</b>				<b>2,326.94</b>
Account No. <b>391412</b>  <b>International Profit Associates</b> <b>1250 Barclay Boulevard</b> <b>Buffalo Grove, IL 60089</b>		W	<b>10/2004</b> <b>Business Purchases</b> <b>M.D. Wholesale Optical, Inc.</b>				<b>19,686.96</b>
Account No. <b>11010</b>  <b>Interstate Optical Company</b> <b>P.O. Box 308</b> <b>Mansfield, OH 44901-0308</b>		W	<b>5/2005</b> <b>Business Account</b> <b>M.D. Wholesale Optical, Inc.</b>				<b>49.69</b>
Sheet no. <b>10</b> of <b>25</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							<b>Subtotal</b> (Total of this page)
							<b>37,184.61</b>



In re **Jerome A Denz,  
Marlene M Denz**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B R O W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>000009</b>  <b>J.P. Morgan Chase Lock Box Processing Lock Box #13707 4 Chase Metroteck Center, 7th Floor Brooklyn, NY 11245</b>	<b>J</b>	<b>12/2004 Business Lock Box M.D. Wholesale Optical, Inc.</b>				<b>208.80</b>
Account No. <b>N/A</b>  <b>James A. Denz 5411 Seneca Street Buffalo, NY 14224</b>	<b>J</b>	<b>10/2003 Buy-out</b>				<b>3,500.00</b>
Account No. <b>0510128</b>  <b>K.B. Co./The Polarized Lens Co Attn: Accounts Receivable Department 1221 Denver, CO 80256-0001</b>	<b>J</b>	<b>6/2005 Business Purchase M.D. Wholesale Optical, Inc.</b>				<b>3,524.67</b>
Account No. <b>MMDFTM</b>  <b>KBco, The Polarized Lens Company Attn: Accounts Receivable Department 1221 Denver, CO 80256-0001</b>	<b>H</b>	<b>10/2004 Business Purchases MMD Optical of Florida, LLC</b>				<b>1,161.62</b>
Account No. <b>96329001493172</b>  <b>KeyBank P.O. Box 94955 Cleveland, OH 44101-4955</b>	<b>J</b>	<b>9/2004 Line of Credit</b>				<b>18,862.74</b>
Sheet no. <b>11</b> of <b>25</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>27,257.83</b>
Subtotal (Total of this page)						<b>27,257.83</b>

In re **Jerome A Denz,  
Marlene M Denz**

Case No. \_\_\_\_\_

Debtors  
**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B O R R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. 000008002308891	J		8/2004 User Fees for Business Card M.D. Wholesale Optical, Inc.				28.00
KeyMerchants 7300 Chapman Highway Knoxville, TN 37920							
Account No. 7168246254	J		5/2005 Business Account M.D. Wholesale Optical, Inc.				65.25
Korey Sales & Services 2343 Union Road Buffalo, NY 14227							
Account No. 332175	J		6/2004 Business Account M.D. Wholesale Optical, Inc.				1,173.89
Lensco, The Lens Co. 13 1/2 Van Houten Street Paterson, NJ 07505							
Account No. 4798 1746 6600 5237	H		8/2004 Business Account M.D. Wholesale Optical, Inc.				20,629.70
M&T Bank Cardmember Service P.O. Box 790408 Saint Louis, MO 63179-0408							
Account No. 4798 1746 6600 5245	W		8/2004 Business Account M.D. Wholesale Optical, Inc.				1,524.49
M&T Bank Cardmember Service P.O. Box 790408 Saint Louis, MO 63179-0408							
Subtotal (Total of this page)							23,421.33

Sheet no. 12 of 25 sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

In re **Jerome A Denz,  
Marlene M Denz**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B O R R	Husband, Wife, Joint, or Community		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C						
Account No. 4798 1746 6601 5145		J		7/2004 Business Account MD. Wholesale Optical, Inc.				174.57
M&T Bank Cardmember Service P.O. Box 790408 Saint Louis, MO 63179-0408								
Account No. N/A		W		5/2005 Purchase Orders M.D. Wholesale Optical, Inc.				1,713.21
M.B. Orsolits Co. Inc. 73 Lafayette Boulevard Buffalo, NY 14221								
Account No. 90101229		J		11/2003 Business Equipment M.D. Wholesale Optical, Inc. MMD Optical of Florida, LLC				47,031.86
Manufacturing Financing Services 1540 W. Foutainhead Pkwy Tempe, AZ 85282								
Account No. 5490-9941-0132-8631		W		8/2004 Credit Card Purchases				21,452.80
MBNA P.O. Box 15289 Wilmington, DE 19886-5289								
Account No. 5490 9957 6854 7942		H		7/2004 Misc. Purchases				5,038.10
MBNA America P.O. Box 15137 Wilmington, DE 19886-5137								
Sheet no. 13 of 25 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims					Subtotal (Total of this page)			75,410.54



In re **Jerome A Denz,  
Marlene M Denz**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B O R R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
Account No. 352639401	J		7/2005 Gas Service				405.81	
National Fuel P.O. Box 4103 Buffalo, NY 14264								
Account No. 3975925-03	J		8/2005 Gas Service				134.62	
National Fuel P.O. Box 4103 Buffalo, NY 14264								
Account No. 3526394-06	J		10/2004 Natural Gas Service				291.63	
National Fuel P.O. Box 4103 Buffalo, NY 14264								
Account No. 2922	J		9/2004 Business Purchases				233.67	
National Optronics, Inc. 100 Avon Street P.O. Box 1547 Charlottesville, VA 22902								
Account No. 2963	H		10/2004 Business Purchases MMD Optical of Florida, LLC				2,146.52	
National Optronics, Inc. 100 Avon Street P.O. Box 1547 Charlottesville, VA 22902								
Sheet no. 15 of 25 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	3,212.25

In re **Jerome A Denz,  
Marlene M Denz**

Case No. \_\_\_\_\_

Debtors  
**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B T O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G U N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. 18863-25105		J	7/2004 Electrical Service				135.08
Niagara Mohawk 300 Erie Boulevard West Syracuse, NY 13252							
Account No. 58463-18102		J	6/2004 Electrical Service				3,100.95
Niagara Mohawk 300 Erie Boulevard West Syracuse, NY 13252							
Account No. 19263-25109		J	5/2004 Electrical Service				37.12
Niagara Mohawk 300 Erie Boulevard West Syracuse, NY 13252							
Account No. 04922-00		J	4/2005 Business Purchases M.D. Wholesale Optical, Inc.				1,691.35
North American Coating Laboratories 190 Alpha Park Cleveland, OH 44143							
Account No. 8002308891		J	9/2004 User Fees for Business Accounts M.D. Wholesale Optical, Inc.				20.00
NOVA Settlement/Recovery P.O. Box 86 SDS 12-2291 Minneapolis, MN 55486-0086							
Sheet no. 16 of 25 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)			4,984.50

In re **Jerome A Denz,  
Marlene M Denz**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B O R	H U S B A N D W I F E J O I N T O R	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. <b>5325</b>  <b>On-Guard Safety Corp.</b> <b>2-344 North Rivermede Road</b> <b>Concord, ON L4K 3N2</b>		<b>J</b>	<b>7/2004</b> <b>Business Purchases</b> <b>M.D. Wholesale Optical, Inc.</b>				<b>934.10</b>
Account No. <b>1574</b>  <b>Optical Distribution Corporation d/b/a</b> <b>Rodenstock</b> <b>L2795</b> <b>Columbus, OH 43260</b>		<b>J</b>	<b>11/2004</b> <b>Business Purchases</b> <b>M.D. Wholesale Optical, Inc.</b>				<b>302.19</b>
Account No. <b>M0907</b>  <b>Optima, Inc.</b> <b>111 Research Drive</b> <b>Stratford, CT 06615</b>		<b>J</b>	<b>6/2005</b> <b>Business Purchases</b> <b>M.D. Wholesale Optical, Inc.</b>				<b>905.18</b>
Account No. <b>N/A</b>  <b>Oracle Lens Mfg.</b> <b>Div. of Sola International, Inc.</b> <b>30 Jefferson Park Road</b> <b>Warwick, RI 02888</b>		<b>J</b>	<b>5/2005</b> <b>Business Purchases</b> <b>M.D. Wholesale Optical, Inc.</b>				<b>7,651.34</b>
Account No. <b>80009000002469926</b>  <b>Pitney Bowes</b> <b>P.O. Box 856042</b> <b>Louisville, KY 40285-6042</b>		<b>J</b>	<b>7/2004</b> <b>Business Account</b> <b>M.D. Wholesale Optical, Inc.</b>				<b>1,693.54</b>
Subtotal (Total of this page)							<b>11,486.35</b>

Sheet no. 17 of 25 sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

In re **Jerome A Denz,  
Marlene M Denz**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
Account No. 6777940-005		J	7/2004 Business Account M.D. Wholesale Optical, Inc.				3,459.37	
Pitney Bowes Credit Corp. P.O. Box 856042 Louisville, KY 40285-6042								
Account No. 45637		J	11/2004 Business Purchases M.D. Wholesale Optical, Inc.				5,815.67	
Polycore Optical USA 875 E. Patriot Blvd., Ste. #201 Reno, NV 89511								
Account No. 50476		H	10/2004 Business Purchases MMD Optical of Florida, LLC				1,239.54	
Polycore Optical USA 875 E. Patriot Ste. 201 Reno, NV 89511								
Account No. 003271		H	1/2005 Business Purchases MMD Optical of Florida, LLC				648.35	
Practical Systems, Inc. 11617 Prospect Road Odessa, FL 33556								
Account No. 006092		W	2/2005 Business Purchases MD Wholesale Optical, Inc.				2,190.88	
Practical Systems, Inc. 11617 Prospect Road Odessa, FL 33556								
Sheet no. 18 of 25 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	13,353.81



In re **Jerome A Denz,  
Marlene M Denz**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E D E B I T O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M
Account No. 1574	J		12/2004 Business Account M.D. Wholesale Optical, Inc.				311.20
Rodenstock 2150 Bixby Road Lockbourne, OH 43137							
Account No. 03-0243	J		2/2005 Business Purchase M.D. Wholesale Optical, Inc.				14.58
Sadler Optical Tools & Findings Sadler Brothers, Inc. 561 Newport Avenue P.O. Box 3005 Attleboro, MA 02703							
Account No. 1569	J		6/2004 Business Account M.D. Wholesale Optical, Inc.				3,096.35
Seiko Optical P.O. Box 8500-1816 Philadelphia, PA 19178-1816							
Account No. M00025	J		6/2004 Business Purchases M.D. Wholesale Optical, INC.				110.33
Shuron LTD. 19 Halton Business Park 120 Halton Road Greenville, SC 29607							
Account No. 130650	J		1/2005 Business Purchases M.D. Wholesale Optical, Inc.				6,953.42
Signet Armorlite, Inc. NW 7992 P.O. Box 1450 Minneapolis, MN 55485-7992							
Sheet no. 19 of 25 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)			10,485.88

In re **Jerome A Denz,  
Marlene M Denz**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B O R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>130640</b>  <b>Signet Armorlite, Inc.</b> <b>NW 7992</b> <b>P.O. Box 1450</b> <b>Minneapolis, MN 55485-7992</b>		<b>H</b>	<b>11/2004</b> <b>Business Purchases</b> <b>MMD Optical of Florida, LLC</b>				<b>3,252.38</b>
Account No. <b>10890</b>  <b>Slabs Plus</b> <b>P.O. Box 729</b> <b>Ruskin, FL 33575</b>		<b>H</b>	<b>8/2004</b> <b>Business Account</b> <b>M.D. Wholesale Optical, Inc.</b>				<b>1,379.95</b>
Account No. <b>N/A</b>  <b>South Buffalo Auto Parts</b> <b>654 Elk Street</b> <b>Buffalo, NY 14210</b>		<b>J</b>	<b>1/2005</b> <b>Business Purchase</b> <b>M.D. Wholesale Optical, Inc.</b>				<b>640.00</b>
Account No. <b>MDWHO</b>  <b>Specialty Lens Corporation</b> <b>P.O. Box 651104</b> <b>Salt Lake City, UT 84165-1104</b>		<b>J</b>	<b>2/2005</b> <b>Business Purchases</b> <b>M.D. Wholesale Optical, Inc.</b>				<b>118.63</b>
Account No. <b>799371</b>  <b>Sprint</b> <b>Payment Processing</b> <b>Stephen Boyd</b> <b>P.O. Box 723115</b> <b>Atlanta, GA 31139-0115</b>		<b>J</b>	<b>1/2005</b> <b>Business TY</b>				<b>0.00</b>
Sheet no. <b>20</b> of <b>25</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							<b>5,390.96</b>
Subtotal (Total of this page)							<b>5,390.96</b>

In re **Jerome A Denz,  
Marlene M Denz**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E D E B I T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>2182D5065</b>  <b>St. Paul Travelers CL &amp; Specialty Remittance Center Hartford, CT 06183-1008</b>	<b>J</b>	<b>7/2005 Business Insurance M.D. Wholesale Optical</b>				<b>3,057.13</b>
Account No. <b>N/A</b>  <b>Stephen J. Cohen &amp; Bente Jensen 112 1st Street Belleair Beach, FL 33786</b>	<b>H</b>	<b>1/2004 Promissary Note</b>				<b>50,000.00</b>
Account No. <b>4873</b>  <b>Stormin Norman's Discnt Optics 1200 S. Rogers Cir Bldg #13 Boca Raton, FL 33487</b>	<b>J</b>	<b>4/2005 Business Purchases M.D. Wholesale Optical, Inc.</b>				<b>170.95</b>
Account No. <b>N/A</b>  <b>Suburban Messenger Service 697 Ridge Road Buffalo, NY 14218</b>	<b>J</b>	<b>6/2005 Business Service M.D. Wholesale Optical, Inc.</b>				<b>1,078.00</b>
Account No. <b>9-289-942-969-90</b>  <b>Target National Bank P.O. Box 59231 Minneapolis, MN 55459-0231</b>	<b>W</b>	<b>6/2005 Misc. Purchases</b>				<b>277.69</b>
Sheet no. <b>21</b> of <b>25</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) <b>54,583.77</b>

In re **Jerome A Denz,  
Marlene M Denz**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E D E B I T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>5452703</b>  <b>The Hilco Co</b> <b>P.O. Box 3436</b> <b>Boston, MA 02241</b>	<b>J</b>	<b>4/2004</b> <b>Business Account</b> <b>M.D. Wholesale Optical, Inc.</b>				<b>811.21</b>
Account No. <b>1000617</b>  <b>Titmus</b> <b>P.O. Box 79138</b> <b>Baltimore, MD 21279-0138</b>	<b>J</b>	<b>7/2005</b> <b>Business Purchase</b> <b>M.D. Wholesale Optical, Inc.</b>				<b>969.57</b>
Account No. <b>102732</b>  <b>Tuscany Eyewear</b> <b>13794 NW 4th Street</b> <b>Suite 207</b> <b>Sunrise, FL 33325</b>	<b>J</b>	<b>3/2005</b> <b>Business Purchase</b> <b>M.D. Wholesale Optical, Inc.</b>				<b>185.66</b>
Account No. <b>19404</b>  <b>Ultra Optics/Walman Optical</b> <b>9200 Wyoming Avenue N</b> <b>Suite 360</b> <b>Brooklyn Park, MN 55445</b>	<b>J</b>	<b>2/2005</b> <b>Business Account</b> <b>M.D. Wholesale Optical, Inc.</b>				<b>432.54</b>
Account No. <b>55236</b>  <b>Ultra Optics/Walman Optical</b> <b>9200 Wyoming Ave N</b> <b>Brooklyn Park, MN 55445</b>	<b>H</b>	<b>11/2004</b> <b>Business Account</b> <b>M.M.D. Optical of Florida, LLC</b>				<b>2,302.37</b>
Sheet no. <b>22</b> of <b>25</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						<b>4,701.35</b>

In re **Jerome A Denz,  
Marlene M Denz**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B O R	H U S B A N D W I F E J O I N T O R	H U S B A N D W I F E J O I N T O R	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. <b>UM411883</b>  <b>Unishippers</b> <b>3337 North Hullen Street</b> <b>Suite 300</b> <b>Metairie, LA 70002</b>			<b>H</b>	<b>4/2005</b> <b>Business Account</b> <b>MMD Optical of Florida, LLC</b>				<b>184.26</b>
Account No. <b>609-616044710</b>  <b>Unisource</b> <b>7472 Collections Center Drive</b> <b>Chicago, IL 60693</b>			<b>J</b>	<b>7/2005</b> <b>Business Purchase</b> <b>M.D. Wholesale Optical, Inc.</b>				<b>336.82</b>
Account No. <b>Y77811</b>  <b>UPS</b> <b>P.O. Box 7247-0244</b> <b>Philadelphia, PA 19170-0001</b>			<b>J</b>	<b>6/2005</b> <b>Shipping Service</b> <b>M.M.D. Optical of Florida, LLC</b>				<b>52.48</b>
Account No. <b>117732</b>  <b>UPS</b> <b>P.O. Box 7247-0244</b> <b>Philadelphia, PA 19170-0001</b>			<b>J</b>	<b>12/2004</b> <b>Shipping Service</b> <b>M.D. Wholesale Optical, Inc.</b>				<b>5,042.43</b>
Account No. <b>4336-9400-0089-5718</b>  <b>US Bank</b> <b>Cardmember Service</b> <b>P.O. Box 790408</b> <b>Saint Louis, MO 63179-0408</b>			<b>W</b>	<b>6/2004</b> <b>Business Credit Card Account</b> <b>M.D. Wholesale Optical, Inc.</b>				<b>21,072.88</b>
Sheet no. <b>23</b> of <b>25</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims								Subtotal (Total of this page)
								<b>26,688.87</b>

In re **Jerome A Denz,  
Marlene M Denz**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B O R	Husband, Wife, Joint, or Community		CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
		H W J C					
Account No. 716 824 6254 153 26 7	J		6/2005 Business Telephone Service M.D. Wholesale Optical, Inc.				790.74
Verizon P.O. Box 1100 Albany, NY 12250-0001							
Account No. 030214285	H		2/2005 Telephone Service				608.94
Verizon P.O. Box 489 Newark, NJ 07101-0489							
Account No. 716 826 5024 019 26 9	H		1/2005 Telephone Service				48.00
Verizon P.O. Box 15124 Albany, NY 12212-5124							
Account No. 02193	H		10/2004 Business Purchases MMD Optical of Florida, LLC				1,360.71
WECO Briot WECO Corporate Offices 5975 Shiloh Road Suite 110 Alpharetta, GA 30005							
Account No. 074700248	J		1/2003 Timeshare for Palace Resorts				15,000.00
World Vacation Club 3502 Woodview Terrace P.O. Box 80229 Indianapolis, IN 46280-0229							
Sheet no. 24 of 25 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)			17,808.39



In re **Jerome A Denz,  
Marlene M Denz**

Case No. \_\_\_\_\_

Debtors

## **SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
<b>Mimms Enterprises Real Estate - Investments 16520 S. Tamiami Trail Island Park Shopping Center, Suite 210 Fort Myers, FL 33908</b>	<b>Termination of Lease for MMD Optical of Florida, LLC Amount owed: \$7927.59</b>
<b>Lyon Financial Services, Inc. Law Offices of Charles A. Gruen 45 Essex Street, Suite 200 Hackensack, NJ 07601</b>	<b>M.D. Wholesale Optical, Inc. Lease No: 784027 MMD Optical of Florida, LLC Lease Nos: 960641 &amp; 981208 Total Amount: \$75,219.95</b>



In re **Jerome A Denz,  
Marlene M Denz**

Case No. \_\_\_\_\_

Debtors

## **SCHEDULE H. CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
------------------------------	------------------------------

0 continuation sheets attached to Schedule of Codebtors

Case 1-05-91422-CLB, Doc 1, Filed 10/13/05, Entered 10/13/05 14:23:56,

In re **Jerome A Denz,  
Marlene M Denz**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE		
<b>Married</b>	NAMES <b>None.</b>	AGE	RELATIONSHIP
<b>EMPLOYMENT:</b>	DEBTOR		SPOUSE
Occupation	<b>Unemployed</b>		<b>Disabled</b>
Name of Employer	<b>Unemployed</b>		<b>Disabled</b>
How long employed			
Address of Employer			

INCOME: (Estimate of average monthly income)

Current monthly gross wages, salary, and commissions (pro rate if not paid monthly)

Estimated monthly overtime .....

SUBTOTAL .....

## LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security .....

b. Insurance .....

c. Union dues .....

d. Other (Specify) .....

SUBTOTAL OF PAYROLL DEDUCTIONS .....

TOTAL NET MONTHLY TAKE HOME PAY .....

Regular income from operation of business or profession or farm (attach detailed statement) .....

Income from real property .....

Interest and dividends .....

Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above .....

Social security or other government assistance

(Specify) **NY State Disability** .....

Pension or retirement income .....

Other monthly income

(Specify) .....

TOTAL MONTHLY INCOME

TOTAL COMBINED MONTHLY INCOME \$ **2,248.00**

DEBTOR

SPOUSE

\$ **1,620.00** \$ **0.00**\$ **0.00** \$ **0.00**\$ **1,620.00** \$ **0.00**\$ **0.00** \$ **0.00**\$ **0.00** \$ **0.00**\$ **0.00** \$ **0.00**\$ **0.00** \$ **0.00**\$ **0.00** \$ **0.00**\$ **0.00** \$ **0.00**\$ **1,620.00** \$ **0.00**\$ **0.00** \$ **0.00**\$ **0.00** \$ **0.00**\$ **0.00** \$ **0.00**\$ **0.00** \$ **0.00**\$ **0.00** \$ **628.00**\$ **0.00** \$ **0.00**\$ **0.00** \$ **0.00**\$ **0.00** \$ **0.00**\$ **0.00** \$ **0.00**\$ **1,620.00** \$ **628.00**

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

In re **Jerome A Denz,  
Marlene M Denz**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home) .....	\$	<b>807.00</b>
Are real estate taxes included? Yes <u><b>X</b></u> No _____		
Is property insurance included? Yes _____ No <u><b>X</b></u>		
Utilities: Electricity and heating fuel .....	\$	<b>100.00</b>
Water and sewer .....	\$	<b>50.00</b>
Telephone .....	\$	<b>100.00</b>
Other .....	\$	<b>0.00</b>
Home maintenance (repairs and upkeep) .....	\$	<b>200.00</b>
Food .....	\$	<b>60.00</b>
Clothing .....	\$	<b>50.00</b>
Laundry and dry cleaning .....	\$	<b>25.00</b>
Medical and dental expenses .....	\$	<b>200.00</b>
Transportation (not including car payments) .....	\$	<b>50.00</b>
Recreation, clubs and entertainment, newspapers, magazines, etc. ....	\$	<b>10.00</b>
Charitable contributions .....	\$	<b>0.00</b>
Insurance (not deducted from wages or included in home mortgage payments)		
Homeowner's or renter's .....	\$	<b>70.00</b>
Life .....	\$	<b>185.00</b>
Health .....	\$	<b>230.00</b>
Auto .....	\$	<b>50.00</b>
Other <u><b>Longterm Care - Marlene</b></u> .....	\$	<b>112.80</b>
Taxes (not deducted from wages or included in home mortgage payments) (Specify) .....	\$	<b>0.00</b>
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan.)		
Auto .....	\$	<b>0.00</b>
Other .....	\$	<b>0.00</b>
Other .....	\$	<b>0.00</b>
Other .....	\$	<b>0.00</b>
Alimony, maintenance, and support paid to others .....	\$	<b>0.00</b>
Payments for support of additional dependents not living at your home .....	\$	<b>0.00</b>
Regular expenses from operation of business, profession, or farm (attach detailed statement) .....	\$	<b>0.00</b>
Other .....	\$	<b>0.00</b>
Other .....	\$	<b>0.00</b>
<b>TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules) .....</b>	<b>\$</b>	<b>2,299.80</b>

[FOR CHAPTER 12 AND 13 DEBTORSONLY]

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income .....	\$	<b>N/A</b>
B. Total projected monthly expenses .....	\$	<b>N/A</b>
C. Excess income (A minus B) .....	\$	<b>N/A</b>
D. Total amount to be paid into plan each _____	\$	<b>N/A</b>

(interval)

**United States Bankruptcy Court  
Western District of New York**

In re Jerome A Denz  
Marlene M Denz

Debtor(s)

Case No. \_\_\_\_\_

Chapter 7

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 38 sheets [total shown on summary page plus 1], and that they are true and correct to the best of my knowledge, information, and belief.

Date October 12, 2005

Signature \_\_\_\_\_

Jerome A Denz  
Debtor

Date October 12, 2005

Signature \_\_\_\_\_

Marlene M Denz  
Joint Debtor

*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
13 U.S.C. §§ 152 and 3571.

Form 7  
(9/00)

# United States Bankruptcy Court Western District of New York

In re **Jerome A Denz**  
**Marlene M Denz**

Debtor(s)

Case No.  
Chapter7

## STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

### DEFINITIONS

*"In business."* A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

*"Insider."* The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

### 1. Income from employment or operation of business

None

☒ State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE (if more than one)

### 2. Income other than from employment or operation of business

None

☒ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

**3. Payments to creditors**

None

- ☐ a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within **90 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
---------------------------------	----------------------	-------------	-----------------------

None

- ☐ b. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
--	-----------------	-------------	-----------------------

**4. Suits and administrative proceedings, executions, garnishments and attachments**

None

- ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
------------------------------------	----------------------	---------------------------------	--------------------------

None

- ☐ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
---	-----------------	--------------------------------------

**5. Repossessions, foreclosures and returns**

None

- ☐ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
---	--	--------------------------------------

**6. Assignments and receiverships**

None

- ☐ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
------------------------------	-----------------------	-----------------------------------

None

- ☐ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
----------------------------------	--	------------------	--------------------------------------

**7. Gifts**

None ☐ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
---	-----------------------------------	--------------	----------------------------------

**8. Losses**

None ☐ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
--------------------------------------	--	--------------

**9. Payments related to debt counseling or bankruptcy**

None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
------------------------------	---	--

**10. Other transfers**

None ☐ List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
---	------	---

**11. Closed financial accounts**

None ☐ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE AND NUMBER OF ACCOUNT AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
---------------------------------	--	---------------------------------------

**12. Safe deposit boxes**

None ☐ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
---	---	----------------------------	--

**13. Setoffs**

- None ☐ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
------------------------------	----------------	------------------

**14. Property held for another person**

- None ☐ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
---------------------------	-----------------------------------	----------------------

**15. Prior address of debtor**

- None ☐ If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
---------	-----------	--------------------

**16. Spouses and Former Spouses**

- None ☐ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state

NAME

**17. Environmental Information.**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

- None ☐ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
-----------------------	---------------------------------------	----------------	-------------------

- None ☐ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
-----------------------	---------------------------------------	----------------	-------------------



- None ☐ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF  
GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

### 18 . Nature, location and name of business

- None ☐ a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

NAME	TAXPAYER I.D. NUMBER	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
M.M.D. Optical of Florida, LLC	16 1365881	2711 Park Windsor Drive, Suite 305 Fort Myers, FL 33901	Optical Business	2002 through 2005
M.D. Wholesale Optical, Inc.	16 1365881	2017 Clinton Street Buffalo, NY 14206	Optical Business	1990 through 2005

- None ☐ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

*(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

### 19. Books, records and financial statements

- None ☐ a. List all bookkeepers and accountants who within the **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

- None ☐ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

- None ☐ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

- None ☐ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the **two years** immediately preceding the commencement of this case by the debtor.

NAME AND ADDRESS

DATE ISSUED

**20. Inventories**

- None ☐ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY  
(Specify cost, market or other basis)

- None ☐ b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY  
RECORDS**21 . Current Partners, Officers, Directors and Shareholders**

- None ☐ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

- None ☐ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE  
OF STOCK OWNERSHIP**22 . Former partners, officers, directors and shareholders**

- None ☐ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

- None ☐ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

**23 . Withdrawals from a partnership or distributions by a corporation**

- None ☐ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS  
OF RECIPIENT,  
RELATIONSHIP TO DEBTORDATE AND PURPOSE  
OF WITHDRAWALAMOUNT OF MONEY  
OR DESCRIPTION AND  
VALUE OF PROPERTY**24. Tax Consolidation Group.**

- None ☐ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the **six-year period** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER

**25. Pension Funds.**

None ☐ If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the **six-year period** immediately preceding the commencement of the case.

NAME OF PENSION FUND

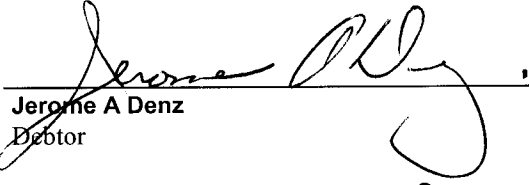
TAXPAYER IDENTIFICATION NUMBER

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

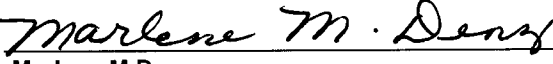
I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date October 12, 2005

Signature

  
**Jerome A Denz**  
 Debtor
Date October 12, 2005

Signature

  
**Marlene M Denz**  
 Joint Debtor

*Penalty for making a false statement:* Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

**United States Bankruptcy Court  
Western District of New York**

In re **Jerome A Denz,** Case No. \_\_\_\_\_  
**Marlene M Denz** Debtors Chapter **7**

**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. I intend to do the following with respect to the property of the estate which secures those consumer debts:

*a. Property to Be Surrendered.*

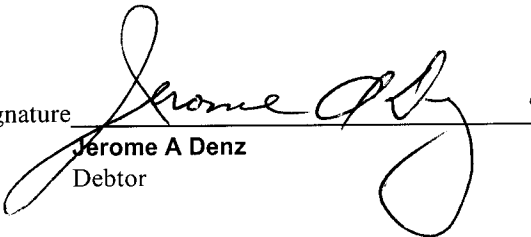
Description of Property	Creditor's name
<b>NONE.</b>	

*b. Property to Be Retained.*

[Check any applicable statement.]

Description of property	Creditor's name	Property	Debt will be
		will be	reaffirmed
<b>NONE.</b>		redeemed	pursuant to
		Property	11 U.S.C.
		is claimed	11 U.S.C.
		as exempt	§ 722 § 524(c)

Date **October 12, 2005**

Signature   
**Jerome A Denz**  
 Debtor

Date **October 12, 2005**

Signature   
**Marlene M Denz**  
 Joint Debtor

**United States Bankruptcy Court  
Western District of New York**

In re **Jerome A Denz  
Marlene M Denz**

Debtor(s)

Case No.

Chapter

7

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept .....	\$	<u>2,500.00</u>
Prior to the filing of this statement I have received .....	\$	<u>2,500.00</u>
Balance Due .....	\$	<u>0.00</u>

2. \$ 210.00 of the filing fee has been paid.

3. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify):

4. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify):

5. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

6. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- Representation of the debtor in adversary proceedings and other contested bankruptcy matters;
- [Other provisions as needed]

**Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.**

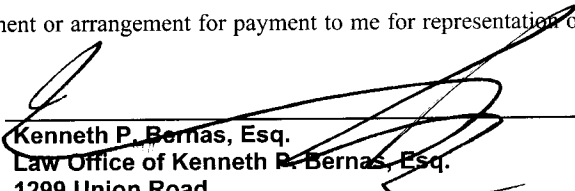
7. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

**Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.**

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: October 13, 2005

  
**Kenneth P. Bernas, Esq.**  
 Law Office of Kenneth P. Bernas, Esq.  
 1299 Union Road  
 Buffalo, NY 14224  
 (716)675-1800 Fax: (716)674-7116

**United States Bankruptcy Court  
Western District of New York**

In re **Jerome A Denz,  
Marlene M Denz**

Case No. \_\_\_\_\_

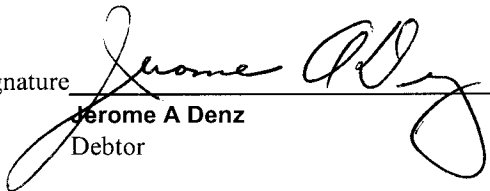
Debtors

Chapter 7

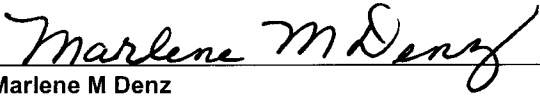
**VERIFICATION OF CREDITOR MATRIX**

The above-named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Date October 12, 2005

Signature   
**Jerome A Denz**  
Debtor

Date October 12, 2005

Signature   
**Marlene M Denz**  
Joint Debtor

Tuscany Eyewear  
13794 NW 4th Street  
Suite 207  
Sunrise, FL 33325

Ultra Optics/Walman Optical  
9200 Wyoming Avenue N  
Suite 360  
Brooklyn Park, MN 55445

Ultra Optics/Walman Optical  
9200 Wyoming Ave N  
Brooklyn Park, MN 55445

Unishippers  
3337 North Hullen Street  
Suite 300  
Metairie, LA 70002

Unisource  
7472 Collections Center Drive  
Chicago, IL 60693

UPS  
P.O. Box 7247-0244  
Philadelphia, PA 19170-0001

US Bank  
Cardmember Service  
P.O. Box 790408  
Saint Louis, MO 63179-0408

Verizon  
P.O. Box 1100  
Albany, NY 12250-0001

Verizon  
P.O. Box 489  
Newark, NJ 07101-0489

Verizon  
P.O. Box 15124  
Albany, NY 12212-5124

South Buffalo Auto Parts  
654 Elk Street  
Buffalo, NY 14210

Specialty Lens Corporation  
P.O. Box 651104  
Salt Lake City, UT 84165-1104

Sprint  
Payment Processing  
Stephen Boyd  
P.O. Box 723115  
Atlanta, GA 31139-0115

St. Paul Travelers  
CL & Specialty Remittance Center  
Hartford, CT 06183-1008

Stephen J. Cohen & Bente Jensen  
112 1st Street  
Belleair Beach, FL 33786

Stormin Norman's Discnt Optics  
1200 S. Rogers Cir Bldg #13  
Boca Raton, FL 33487

Suburban Messenger Service  
697 Ridge Road  
Buffalo, NY 14218

Target National Bank  
P.O. Box 59231  
Minneapolis, MN 55459-0231

The Hilco Co  
P.O. Box 3436  
Boston, MA 02241

Titmus  
P.O. Box 79138  
Baltimore, MD 21279-0138



Pitney Bowes Credit Corp.  
P.O. Box 856042  
Louisville, KY 40285-6042

Polycore Optical USA  
875 E. Patriot Blvd., Ste. #201  
Reno, NV 89511

Polycore Optical USA  
875 E. Patriot  
Ste. 201  
Reno, NV 89511

Practical Systems, Inc.  
11617 Prospect Road  
Odessa, FL 33556

Rodenstock  
2150 Bixby Road  
Lockbourne, OH 43137

Sadler Optical Tools & Findings  
Sadler Brothers, Inc.  
561 Newport Avenue  
P.O. Box 3005  
Attleboro, MA 02703

Seiko Optical  
P.O. Box 8500-1816  
Philadelphia, PA 19178-1816

Shuron LTD.  
19 Halton Business Park  
120 Halton Road  
Greenville, SC 29607

Signet Armorlite, Inc.  
NW 7992  
P.O. Box 1450  
Minneapolis, MN 55485-7992

Slabs Plus  
P.O. Box 729  
Ruskin, FL 33575

National Fuel  
P.O. Box 4103  
Buffalo, NY 14264

National Optronics, Inc.  
100 Avon Street  
P.O. Box 1547  
Charlottesville, VA 22902

Niagara Mohawk  
300 Erie Boulevard West  
Syracuse, NY 13252

North American Coating Laboratories  
190 Alpha Park  
Cleveland, OH 44143

NOVA Settlement/Recovery  
P.O. Box 86  
SDS 12-2291  
Minneapolis, MN 55486-0086

On-Guard Safety Corp.  
2-344 North Rivermede Road  
Concord, ON L4K 3N2

Optical Distribution Corporation d/b/a  
Rodenstock  
L2795  
Columbus, OH 43260

Optima, Inc.  
111 Research Drive  
Stratford, CT 06615

Oracle Lens Mfg.  
Div. of Sola International, Inc.  
30 Jefferson Park Road  
Warwick, RI 02888

Pitney Bowes  
P.O. Box 856042  
Louisville, KY 40285-6042

M&T Bank  
Cardmember Service  
P.O. Box 790408  
Saint Louis, MO 63179-0408

M.B. Orsolits Co. Inc.  
73 Lafayette Boulevard  
Buffalo, NY 14221

Manufacturing Financing Services  
1540 W. Fountainhead Pkwy  
Tempe, AZ 85282

MBNA  
P.O. Box 15289  
Wilmington, DE 19886-5289

MBNA America  
P.O. Box 15137  
Wilmington, DE 19886-5137

MBNA America  
Platinum Plus for Business  
P.O. Box 15469  
Wilmington, DE 19886-5469

MCI  
P.O. Box 96022  
Charlotte, NC 28296-0022

Monterey Financial Services  
P.O. Box 2809  
Carlsbad, CA 92018

Mony  
P.O. Box 4720  
Mail Drop 32-07  
Syracuse, NY 13221-4720

N.Y.S. Dept. of Taxation & Finance  
NYS Assessment Receivables  
P.O. Box 4127  
Binghamton, NY 13902-4127

J.P. Morgan Chase  
Lock Box Processing  
Lock Box #13707  
4 Chase Metroteck Center, 7th Floor  
Brooklyn, NY 11245

James A. Denz  
5411 Seneca Street  
Buffalo, NY 14224

JP Morgan Chase Bank, N.A.  
8-1111F-46 D  
P.O. Box 2558  
Houston, TX 77252-8069

JPMorgan Chase Bank, N.A.  
8-1111F-46 D  
P.O. Box 2558  
Houston, TX 77252-8069

K.B. Co./The Polarized Lens Co  
Attn: Accounts Receivable  
Department 1221  
Denver, CO 80256-0001

KBco, The Polarized Lens Company  
Attn: Accounts Receivable  
Department 1221  
Denver, CO 80256-0001

KeyBank  
P.O. Box 94955  
Cleveland, OH 44101-4955

KeyMerchants  
7300 Chapman Highway  
Knoxville, TN 37920

Korey Sales & Services  
2343 Union Road  
Buffalo, NY 14227

Lensco, The Lens Co.  
13 1/2 Van Houten Street  
Paterson, NJ 07505

Grobet File Co. of America, Inc.  
7585 Reliable Parkway  
Chicago, IL 60686-0075

Hi-Look, Inc.  
12155 Magnolia Avenue  
Unit 8-C  
Riverside, CA 92503

Hilco  
P.O. Box 3436  
Boston, MA 02241-3436

Hoya Vision/Bethel Facility  
13 Francis J. Clarke Circle  
Bethel, CT 06801-2846

HSBC Bank USA, N.A.  
P.O. Box 37278  
Baltimore, MD 21297-3278

HSBC Bank USA, N.A.  
P.O. 37278  
Baltimore, MD 21297-3278

HSBC Card Services  
P.O. Box 17332  
Baltimore, MD 21297-1332

Insight Equity A.P.X., LP d/b/a  
Vision-Ease  
2537 Solutions Center  
Chicago, IL 60677-2005

International Profit Associates  
1250 Barclay Boulevard  
Buffalo Grove, IL 60089

Interstate Optical Company  
P.O. Box 308  
Mansfield, OH 44901-0308

Elan Financial Services  
P.O. Box 108  
Saint Louis, MO 63166-9801

Embassy Creations, Inc.  
122 Manton Avenue  
Box L4  
Providence, RI 02909

Essilor Lens Group  
13515 N. Stemmons Frwy  
Dallas, TX 75234

Essilor Ophthalmic Instrument  
P.O. Box 2668  
Carol Stream, IL 60132-2668

Essilor/Reflection Free  
Essilor Processing Center  
4360 28th Street North  
Saint Petersburg, FL 33714

ExxonMobil  
P.O. Box 4598  
Carol Stream, IL 60197-4598

First Cardinal Corporation  
10 British American Boulevard  
Latham, NY 12110

Florida Power & Light Company  
P.O. Box 025576  
Miami, FL 33102

GECC/Danka Portfolio  
P.O. Box 802585  
Chicago, IL 60680-2585

Gerber Coburn  
A Division of Gerber Scientific  
International, Inc.  
P.O. Box 90336  
Chicago, IL 60696-0336

Culligan  
P.O. Box 201  
Tonawanda, NY 14151-0201

D A C Vision  
3930 Miller Park Drive  
Garland, TX 75042

D A C Vision, Inc.  
P.O. Box 678108  
Dallas, TX 75267-8108

Davison Road Optical, Inc.  
500 Davison Road  
Lockport, NY 14094

DHL Express  
P.O. Box 4723  
Houston, TX 77210-4723

DHL Express (USA) Inc.  
P.O. Box 4723  
Houston, TX 77210-4723

Discover Card  
P.O. Box 15251  
Wilmington, DE 19886-5251

Discover Financial Services  
P.O. Box 15251  
Wilmington, DE 19886-5251

Eagle Eyewear Inc.  
P.O. Box 486  
Whitehouse, NJ 08888

Edward Woeppel  
Certified Public Accountant  
869 Niagara Falls Boulevard  
Amherst, NY 14226

Elan Financial Services  
Cardmember Service  
P.O. Box 790408  
Saint Louis, MO 63179-0408

Carl Zeiss Meditec, Inc.  
Dept. 1691  
P.O. Box 61000  
San Francisco, CA 94161-1691

CC Systems  
6553 46 St. North  
Unit 905  
Pinellas Park, FL 33781

Chase  
Cardmember Service  
P.O. Box 15153  
Wilmington, DE 19886-5153

Chase Bank One  
Cardmember Service  
P.O. Box 15153  
Wilmington, DE 19886-5153

Chase Bank USA, N.A.  
P.O. Box 100043  
Kennesaw, GA 30156-9243

Chase Cardmember Service  
P.O. Box 15291  
Wilmington, DE 19886-5291

Chase Home Finance  
P.O. Box 830016  
Baltimore, MD 21283-0016

City of Buffalo/User Fee  
Division of Treasury  
P.O. Box 27  
Buffalo, NY 14240-0027

City of Fort Myers  
Utilities Service Department  
P.O. Box 340 - City Hall  
Fort Myers, FL 33902-0340

Criss Optical Mfg. Co., INC.  
3628 South West Street  
Box 12267  
Wichita, KS 67277



Adelphia  
P.O. Box 371449  
Pittsburgh, PA 15250-7449

ADT Security Services  
P.O. Box 650485  
Dallas, TX 75265-0485

Aldana Inc./Colonial Case  
350 Kinsley Avenue  
Building #43, 2nd Floor  
Providence, RI 02903

American Express  
P.O. Box 360002  
Fort Lauderdale, FL 33336-0002

American Express  
P.O. Box 5207  
Fort Lauderdale, FL 33310-5207

American Online  
P.O. Box 30623  
Tampa, FL 33630-0623

AO Sola  
NK 220  
P.O. Box 515249  
Los Angeles, CA 90051-6549

AT&T  
P.O. Box 8212  
Aurora, IL 60572-8212

Augen Optical  
7734 Rutilio Court, Suite B  
New Port Richey, FL 34653

Bank of America  
P.O. Box 60073  
City Of Industry, CA 91716-0073

WECO  
Briot WECO Corporate Offices  
5975 Shiloh Road  
Suite 110  
Alpharetta, GA 30005

World Vacation Club  
3502 Woodview Terrace  
P.O. Box 80229  
Indianapolis, IN 46280-0229

X-Cel Optical Company  
806 South Benton Drive  
Box 420  
Sauk Rapids, MN 56379

X-Cell Optical  
806 South Benton Drive  
Box 420  
Sauk Rapids, MN 56379

Younger Optics  
The Optical Lens Innovators  
2925 California Street  
Torrance, CA 90503

Younger Optics  
2925 California Street  
Torrance, CA 90503

Zurich north America  
8712 Innovation Way  
Chicago, IL 60682-0087